

bankers associations across the country—are offering the children in their communities everything from job training and mentoring to safe and accessible playgrounds and financial education. Indeed, our nation's banks are making an invaluable investment: they are investing in our kids.

Mr. Speaker, today I rise not only to recognize the banking industry's commitment but also to encourage other businesses, organizations and individuals to make a similar investment in their local youth. From Fortune 500 companies to government agencies to the local mom and pop store—we all have the ability, and the obligation, to help our children succeed in life.

One familiar quote adequately sums up the importance of America's Promise. It says: "One hundred years from now, it will not matter what my bank account was, the sort of house I lived in, or the kind of car I drove. But the world may be different because I was important in the life of a child."

To learn more about the Banks of Promise program and to see a list of the participating banks go to [www.aba.com](http://www.aba.com).

—  
A TRIBUTE TO DR. JUDSON  
HARPER

**HON. BOB SCHAFFER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 25, 2000*

Mr. SCHAFFER. Mr. Speaker, today, on the eve of his impending retirement, I honor Dr. Judson M. Harper, Vice President for Research and Information Technology and Professor of Chemical and Bioresearch Engineering, at Colorado State University (CSU), located in Ft. Collins, Colorado. During his tenure at the University, Dr. Harper has been instrumental in positioning CSU as a world-class leader for research in the fields of animal sciences, information technology, natural resources management, atmospheric sciences, and agriculture.

In 1993, Dr. Harper orchestrated the construction of the Animal Reproduction and Biotechnology Lab, located on the campus of CSU. With the acquisition of this nationally-renowned research facility, CSU became the first in the nation to develop artificial insemination procedures for livestock. Other accomplishments associated with the lab include pioneering efforts in gene splicing and cloning. Research projects from the Animal Reproduction and Biotechnology Lab have also ensured the United States' livestock production industry remains competitive internationally.

Dr. Harper is also primarily responsible for establishing the Center for Geosciences at CSU. The Center, in partnership with the Department of Defense, is entering into a fourth phase of research projects to develop more sophisticated equipment and technology to better understand weather dynamics as it relates to military activities.

Dr. Harper has not only provided leadership in the scientific arena, but as the interim president in 1887, when Dr. Albert Yates, current CSU President, was away on sabbatical. Dr. Harper also directed the University through perhaps its darkest period. The flood of 1997, one of the worst weather disasters in the history of the state, claimed five lives, destroyed

2000 homes, and damaged 212 businesses, resulting in a \$200 million loss. Thirty buildings on the CSU campus sustained damage and nearly 200 faculty, staff, and students were displaced. Many books were ruined, and tragically, many faculty lost much of their life's work. Disaster officials were extremely impressed with CSU's rapid recovery, many attributing the credit to Dr. Harper.

An active administrator and respected researcher, Dr. Harper is recognized internationally as an expert in the area of food extrusion, a process by which food ingredients are heated and fashioned in an effort to achieve desired shapes and textures. Food extrusion is energy efficient, cost effective, and has become a central part of many modern food processing operations. His accomplishments in this area include 77 journal publications, two books, and 10 separate chapters in other works. In addition, he is also the co-holder of five U.S. patents.

Mr. Speaker, I have had the good fortune to work with Dr. Harper for many years and on many projects during my service as a Colorado State Senator and a United States Congressman. I regard him as a friend, an honorable public servant, a scholar, and one of the most decent human beings I've ever met. Dr. Harper's devotion to Colorado State University and the people of Colorado has been the basis for the profound legacy he has established.

Future generations may one day become unfamiliar with the name of Jud Harper, but all will be touched just the same by his exemplary work and his superior intellect. There are many reasons Colorado State University has risen to the top of higher education achievement. Dr. Jud Harper is among the most significant leaders who have positioned the institution in a place of such world-class prestige.

Mr. Speaker, Dr. Jud Harper is leaving behind a tremendous legacy as he moves on from Colorado State University to the next phase of his life. He will truly be missed.

—  
TRIBUTE TO THE RED ARROW  
CLUB

**HON. GERALD D. KLECZKA**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 25, 2000*

Mr. KLECZKA. Mr. Speaker, today I honor and pay tribute to the Red Arrow Club of Milwaukee. October 15th, 2000 marks the 60th anniversary of the U.S. Army's 32d Infantry Division's call to active duty prior to World War II, and also the 39th anniversary of the October 15th, 1961 call to active duty for the Berlin Crisis. This is a very important day for the club, for those who have worn the "Red Arrow" in war, as well as peacetime.

Comprised of troops from Michigan and Wisconsin, these soldiers were inducted into federal service at Lansing, Michigan on October 15th, 1940. The "Red Arrow" arrived in Australia on May 14, 1942 and participated in a number of heroic WWII campaigns, seeing action in Papua, New Guinea, Leyte, and Luzon, and later in Japan they often withstood bitter hand-to-hand combat, and fought bravely and honorably for their country. During their tour of duty in World War II, the members of the 32d Division laid their lives on the line for

their country, asking nothing in return. And once again on October 15th, 1961 the "Red Arrow" answered the call of their country to protect our vital interests overseas, this time for the Berlin Crisis.

For their bravery, members of the 32d have received a total of ten Congressional medals of Honor and fourteen Distinguished Unit Citations. In addition, the unit has received several decorations including the Presidential Unit Citation (Army) and the Philippine Presidential Unit Citation.

This special day serves to honor the many veterans who answered the call to duty to serve their country in this distinguished division, a number of whom made the ultimate sacrifice and never returned home to family and friends. To the veterans, as well as those on active duty, my sincere congratulations on this very special milestone in the 32d Division's history. It is an honor that is well deserved.

—  
HONORING THE LATE DIANE  
BLAIR

**HON. MARION BERRY**

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 25, 2000*

Mr. BERRY. Mr. Speaker, today I pay tribute to a great Arkansan. Today President Clinton, First Lady Hillary Rodham Clinton, and many other distinguished citizens of Arkansas are attending a memorial service in Fayetteville to celebrate and honor the life of Diane Blair, who passed away last month. I believe that Diane Blair also deserves a tribute in the Congress, because her influence and service impacted our nation as well.

Diane was first and foremost a professor of political science at the University of Arkansas, and it was through this role that she touched an entire generation of Americans. She literally "wrote the book" on Arkansas politics—Arkansas Politics and Government: Do the People Rule? still stands as the one and only authoritative treatment of the subject. Beyond her academic accomplishments, Diane is best remembered as a caring and thoughtful teacher. She engaged her students, and imparted her love of learning to them.

Moreover, through her example she inspired countless people to become active in the political system. She was the conscience of the Democratic party in Arkansas for years, but her grace and magnanimity attracted admirers from across the political spectrum. She was an outspoken advocate for women and education, and for progress in general.

Her accomplishments are manifold and diverse: chairwoman of state and national commissions, including the Corporation for Public Broadcasting; professor emerita; author and editor of two books; mother of five, grandmother of two.

The life of Diane Blair will be memorialized in many ways. The University of Arkansas will create a center for the study of southern political culture in her name. The Corporation for Public Broadcasting has already named its new boardroom in her honor. However, the best memorial to Diane Blair exists in the hearts and minds of her friends, students, and loved ones. I am proud to count myself among this fortunate group, and on behalf of the Congress I extend my deepest sympathies to the family of Diane Blair in their time of mourning.

IN RECOGNITION OF GARY FRANCIS THOMAS, UPON HIS RETIREMENT FROM THE OFFICE OF THE SERGEANT AT ARMS

**HON. ALBERT RUSSELL WYNN**

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 25, 2000*

Mr. WYNN. Mr. Speaker, today I congratulate Mr. Gary Francis Thomas upon his retirement from the United States House of Representatives Office of the Sergeant at Arms, after thirty-six years of service.

Mr. Thomas began his career in Congress in 1965 working for the Architect of the Capitol in the Labor Room, where he served for five years. Upon completing his work with the Architect of the Capitol in 1970, Mr. Thomas transferred to the Parking Office, where he is now completing his thirty-six year career.

Mr. Thomas began his career during the 89th Congress when Representative John W. McCormick was Speaker of the House and Lyndon B. Johnson was President of the United States. He has since served under eighteen Congresses and seven Presidents, rising within the Sergeant at Arms Office to the supervisory level.

Mr. Thomas resides in the 4th Congressional District of Maryland, which I am proud to represent. He is the father of six, three boys and three girls, while his wife, Mrs. Janell Thomas, is currently expecting the couple's seventh child. Mr. Thomas is a man of conviction and community service, dedicating his free time to fostering youth development. He has also been an active Minister for the past ten years at the Remnant Ministries.

Gary Francis Thomas' dedication to all he has served here in Congress will undoubtedly be missed. Whether it was assisting Members of Congress with car problems or issuing parking permits to staff, Mr. Thomas served the entire Capitol Hill community without reservation, always in high spirits and with a good word for everyone.

Mr. Speaker, I ask that my colleagues join me in extending our sincerest appreciation and best wishes to Gary Francis Thomas upon his retirement from the United States Congress.

**PERSONAL EXPLANATION**

**HON. DOUG OSE**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 25, 2000*

Mr. OSE. Mr. Speaker, on rollcall No. 429, I was unavoidably detained due to a plane delay. Had I been present, I would have voted "aye."

**COMPREHENSIVE RETIREMENT SECURITY AND PENSION REFORM ACT**

SPEECH OF

**HON. JERRY WELLER**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 19, 2000*

Mr. WELLER. Mr. Speaker, I submit for the record a letter written by the Joint Committee

on Taxation (JCT) regarding a provision included in H.R. 4843, the Comprehensive Retirement Security and Pension Reform Act. This letter should help to clarify the provision which applies to the Section 415 limits for multiemployer pension plans.

The JCT letter helps to clarify that, if the IRS follows the precedents it has established in the past, the individual multiemployer pension plans will be able to provide benefit increases for individuals who are already retired from their plan related employment if all of their benefits have not been previously distributed. This means that an employee who is currently retired from union employment can benefit from the Section 415 modifications included in H.R. 4843.

I am particularly interested in this issue because of a family in my district who loses more than one-half of their annual pension because of the Section 415 limits. Larry Kohr is a retired union worker who lives with his family in my district in Illinois. Larry loses more than one-half of his annual benefits because of the 415 limits. The letter I am including into the record today clarifies that the IRS and the individual multiemployer pension plans will have the right and the ability, once the 415 changes are signed into law, to ensure that current retirees, such as the Kohr's, will be able to benefit from the changes in the Section 415 limits.

Mr. Speaker, thank you for the opportunity to clarify this important issue.

CONGRESS OF THE UNITED STATES,  
JOINT COMMITTEE ON TAXATION,  
*Washington, DC, July 19, 2000.*

Hon. JERRY WELLER,  
*House of Representatives,*  
*Washington, DC.*

DEAR MR. WELLER: This is response to your request dated July 18, 2000, regarding the provision in H.R. 4843, the "Comprehensive Retirement Security and Pension Reform Act," as reported by the Committee on Ways and Means, modifying the section 415 limits on benefits under multiemployer pension plans. Specifically, you requested information concerning the impact that the enactment of H.R. 4843 would have on the authority and ability of multiemployer pension plans to correct future benefits for retirees whose pension benefits are reduced under present law by operation of the section 415 limits.

H.R. 4843 would not require multiemployer pension plans to increase pension benefits for retired participants or participants who are currently employed. Section 415 provides limits on the maximum benefits that may be paid from a pension plan, not minimum benefit requirements. Therefore, a modification of an applicable section 415 limit would not automatically increase a participant's benefit. Rather, whether an increase occurs would depend on the plan provisions and any modification made to the plan to reflect the increased limit.

In order to determine the effect that H.R. 4843 would have on the authority and ability of a multiemployer plan to increase benefits for retirees, a useful analogy is the repeal of the combined limitation on defined benefit and defined contribution plans under former section 415(e) as a result of the enactment of the Small Business Job Protection Act of 1996. Prior to the effective date of the repeal of section 415(e), the Internal Revenue Service (the "IRS") issued Notice 99-44, in which the IRS provided guidance concerning benefit increases that would be permitted upon the repeal of the combined limitation on defined benefit and defined contribution plans.

In Notice 99-44, the IRS stated that if a plan is not amended to take into account the

repeal of section 415(e), the effect on the benefits of plan participants will depend on the plan's existing provisions for applying the limitations of section 415(e) and any other relevant plan provisions. According to the IRS, a plan's existing provisions could result in automatic benefit increases for participants as of the effective date of the repeal of section 415(e). For example, the IRS stated, the repeal of section 415(e) could result in automatic benefit increases for participants in defined benefit plans that incorporate by reference the limitations under section 415.

In addition, the IRS stated in Notice 99-44 that a defined benefit pension plan may provide for benefit increases to reflect the repeal of section 415(e) for a current or former employee who has commenced benefits under the plan prior to the effective date of the repeal of section 415(e) for the plan, but only if the employee or former employee has an accrued benefit on that date. In other words, the IRS determined that a plan may provide for benefit increases to reflect the repeal of section 415(e) for a former employee who has begun receiving benefit distributions prior to the effective date of the repeal but whose benefits under the plan have not been completely distributed prior to the effective date of the repeal.

If H.R. 4843 is enacted, the modifications to the section 415 limits affecting multiemployer pension plans would be effective for years beginning after December 31, 2000. If, in the implementation of these modifications, the IRS follows the precedent that it has established with respect to the repeal of section 415(e), a multiemployer plan would be permitted to provide for benefit increases to reflect the modifications of the section 415 limits for a former employee who has commenced distributions prior to 2001 but whose benefits have not been completely distributed prior to 2001. In addition, the modification of the section 415 limits could result in automatic benefit increases for participants in defined benefit plans that incorporate by reference the section 415 limits.

I hope this information is helpful to you. If we can be of further assistance in this matter, please let me know.

Sincerely,

LINDY L. PAULL.

**IN RECOGNITION OF CAPTAIN BARBARA P. MORGAN FOR OUTSTANDING SERVICE TO THE COMMUNITY**

**HON. ROSA L. DeLAURO**

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 25, 2000*

Ms. DELAURO. Mr. Speaker, today I pay tribute to an outstanding individual whose service to our nation and the Greater New Haven community is unparalleled. Captain Barbara P. Morgan has served as the Commander of the U.S. Navy and Marine Corps Reserve Center in New Haven, Connecticut for the past three years and has recently announced that she will be leaving her command to attend the Naval War College.

As Commander of the Reserve Center, Captain Morgan has been a driving force in involving the Reserve Center with the surrounding community, opening its doors to government agencies and community-based programs. The American Red Cross, New Haven Public School's after school program, Sea Cadets and various veteran organizations have